



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [SANTANDER HOLDINGS USA, INC.](#)

City/State [BOSTON, MA](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [159,821,231](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SANTANDER HOLDINGS USA, INC.](#)

[75 STATE STREET](#)

[BOSTON, MA 02109](#)

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Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	151,829,328			149,555,399			142,439,833			131,555,538			134,164,491		
Net income (\$000)	2,982,362			-840,364			753,169			707,404			561,066		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	4.08	2.60	95	4.26	2.77	96	4.55	3.01	95	4.86	3.08	95	4.74	2.92	95
+ Non-interest income	2.92	1.04	93	2.62	1.21	89	2.61	1.32	87	2.46	1.31	87	2.17	1.35	85
- Overhead expense	4.05	2.17	95	5.52	2.57	95	4.47	2.69	94	4.42	2.71	95	4.30	2.72	95
- Provision for credit losses	-0.14	-0.09	38	1.89	0.51	96	1.61	0.15	96	1.79	0.14	97	1.98	0.16	96
+ Securities gains (losses)	0.01	0.01	77	0.02	0.02	62	0	0.01	61	0	0	26	0	0.01	47
+ Other tax equivalent adjustments	0.06	0	97	0.06	0	98	0.07	0	96	0.05	0	98	0.09	0	97
= Pretax net operating income (tax equivalent)	3.16	1.66	96	-0.44	1.04	6	1.15	1.56	19	1.16	1.57	16	0.72	1.43	11
Net operating income	1.96	1.26	94	-0.56	0.81	6	0.53	1.19	9	0.54	1.24	5	0.42	0.89	11
Net income	1.96	1.26	94	-0.56	0.82	6	0.53	1.19	9	0.54	1.24	5	0.42	0.90	11
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	5.03	3.06	96	5.68	3.55	96	6.54	4.41	96	6.62	4.24	95	6.28	3.80	95
Interest expense	0.76	0.25	93	1.17	0.52	92	1.66	1.08	85	1.41	0.86	88	1.17	0.60	89
Net interest income (tax equivalent)	4.27	2.80	96	4.51	3.01	96	4.88	3.33	95	5.22	3.38	95	5.11	3.19	94
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.77	0.11	96	1.75	0.27	95	2.75	0.21	97	2.87	0.22	96	3	0.24	98
Earnings coverage of net loan and lease losses (X)	6.38	39.72	18	1.23	22.91	10	1.50	24.40	7	1.54	21.75	10	1.35	19.67	6
Allowance for loan and lease losses / Total loans and leases not held-for-sale	7.02	1.23	97	7.97	1.58	97	3.93	0.83	98	4.48	0.90	98	4.84	0.98	98
Allowance for loan and lease losses / Total loans and leases	7	1.20	97	7.78	1.55	97	3.87	0.81	98	4.41	0.89	98	4.70	0.96	98
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.06	0.49	96	1.87	0.71	93	2.38	0.57	96	2.62	0.61	96	3.70	0.72	98
30-89 days past due loans and leases / Total loans and leases	3.04	0.32	98	2.67	0.39	98	3.79	0.43	98	4.04	0.44	98	3.69	0.47	98
Liquidity and Funding															
Net noncore funding dependence	24.95	-2.33	94	40.19	3.20	93	52.06	14.45	95	49.08	16.62	95	45.54	17.03	93
Net short-term noncore funding dependence	-16.48	-7.71	21	-8.43	-4.76	31	3.71	3.38	42	-0.48	4.66	20	-0.25	4.83	26
Net loans and leases / Total assets	53.73	58.67	34	58.23	61.58	34	60.52	63.77	31	62.25	63.98	31	61.85	62.73	34
Capitalization															
Tier 1 leverage ratio	15.01	8.98	99	13.77	9.13	96	13.13	9.76	94	14.03	9.71	96	14.17	9.53	98
Holding company equity capital / Total assets	14.09	10.71	90	13.31	11.16	80	14.73	12.43	77	15.69	12.22	85	16.51	11.94	93
Total equity capital (including minority interest) / Total assets	15.31	10.82	95	14.23	11.29	88	16.32	12.57	88	17.58	12.27	94	18.48	12.01	97
Common equity tier 1 capital / Total risk-weighted assets	18.84	12.42	94	15.94	12.38	89	14.63	12.17	83	15.53	12.12	85	16.38	12.19	90
Net loans and leases / Equity capital (X)	3.81	5.53	17	4.38	5.58	24	4.11	5.21	24	3.97	5.29	20	3.75	5.27	19
Cash dividends / Net income	0	28.27	3		42.30		53.11	33.12	84	59.51	27.31	93	4.38	31.29	15
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	6.95	10.50	43	-0.04	16.68	7	10.22	9.26	66	5.72	7	58	-6.60	8.28	4
Equity capital	13.21	7.46	82	-9.69	6.99	6	3.50	10.49	29	0.45	7.89	23	7.98	10.18	61
Net loans and leases	-1.32	3.36	34	-3.82	9.07	11	7.16	9.10	59	6.40	7.89	50	-6.19	9.38	3
Noncore funding	-3.56	-14.79	71	-15.79	-12.18	48	16.45	6.59	73	13.28	10.67	62	-17.08	5.59	23
Parent Company Ratios															
Short-term debt / Equity capital	3.16	0.57	87	3.12	0.77	85	5.08	1.02	86	4.44	1.14	84	1.16	1.07	77
Long-term debt / Equity capital	39.85	10.95	89	50.85	13.56	89	40.38	13.04	84	35.06	13.37	82	36.83	12.69	85
Equity investment in subsidiaries / Equity capital	97.94	103.22	19	99.40	102.81	28	106.14	103.22	69	104.72	103.10	61	102.40	102.10	50
Cash from ops + noncash items + op expense / Op expense + dividends	133.67	154.48	46	109.54	147.24	33	101.83	190.27	16	100.25	174.91	16	58.46	148.20	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	7,015,818	7,617,831	8,050,834	7,513,188	7,253,677	-7.90	-7.40
Income from lease financing receivables.....	30,521	40,942	56,867	41,424	42,110	-25.45	-28.35
Fully taxable income on loans and leases.....	7,019,675	7,620,067	8,064,475	7,514,773	7,289,808	-7.88	-7.80
Tax-exempt income on loans and leases.....	26,664	38,706	43,226	39,839	5,979	-31.11	379.91
Estimated tax benefit on income on loans and leases.....	-715	12,721	26,698	37,285	20,275		
Income on loans and leases (tax equivalent).....	7,045,624	7,671,494	8,134,399	7,591,897	7,316,062	-8.16	-7.64
Investment interest income (tax equivalent).....	211,782	288,509	353,028	366,551	392,081	-26.59	-28.47
Interest on balances due from depository institutions.....	23,467	42,336	134,085	105,841	69,917	-44.57	-53.72
Interest income on other earning assets.....	11,980	32,394	64,712	50,624	38,234	-63.02	-70.22
Total interest income (tax equivalent).....	7,292,853	8,034,733	8,686,224	8,114,913	7,816,294	-9.23	-9.01
Interest on time deposits of \$250K or more	2,195	8,804	13,728	10,782	6,930	-75.07	
Interest on time deposits < \$250K.....	19,865	79,205	127,200	67,865	55,083	-74.92	
Interest on foreign office deposits	1,311	20,913	56,562	28,415	24,285	-93.73	-95.43
Interest on other deposits	63,471	180,836	376,260	281,591	154,436	-64.90	-62.33
Interest on other borrowings and trading liabilities.....	1,013,844	1,371,040	1,631,978	1,320,177	1,161,974	-26.05	-7.37
Interest on subordinated debt and mandatory convertible securities	2,722	4	1,885	15,372	48,460	67950.00	-95.02
Total interest expense.....	1,103,408	1,660,802	2,207,613	1,724,202	1,451,168	-33.56	-22.61
Net interest income (tax equivalent).....	6,189,445	6,373,931	6,478,611	6,390,711	6,365,126	-2.89	-6.07
Non-interest income.....	4,434,689	3,918,592	3,712,549	3,240,827	2,907,096	13.17	63.49
Adjusted operating income (tax equivalent)	10,624,134	10,292,523	10,191,160	9,631,538	9,272,222	3.22	14.22
Overhead expense.....	6,144,167	8,255,103	6,366,505	5,818,874	5,771,251	-25.57	14.09
Provision for credit losses.....	-207,349	2,824,937	2,290,832	2,352,793	2,661,106		
Securities gains (losses)	15,950	32,651	6,630	-5,363	1,721	-51.15	-72.39
Other tax equivalent adjustments	90,874	92,490	101,748	68,625	126,729	-1.75	97.21
Pretax net operating income (tax equivalent).....	4,795,049	-661,691	1,642,574	1,523,043	968,315		371.37
Applicable income taxes	1,083,583	-110,645	472,199	425,900	-152,334		245.41
Tax equivalent adjustments	90,159	105,257	128,558	106,108	147,876	-14.34	43.62
Applicable income taxes (tax equivalent).....	1,173,742	-5,388	600,757	532,008	-4,458		211.76
Minority interest	638,945	184,061	288,648	283,631	411,707	247.14	129.94
Net income before discontinued operations, net of minority interest	2,982,362	-840,364	753,169	707,404	561,066		721.85
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	2,982,362	-840,364	753,169	707,404	561,066		721.85
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	3,621,307	-656,303	1,041,817	991,035	972,773		465.16
Investment securities income (tax equivalent).....	211,782	288,509	353,028	366,551	392,081	-26.59	-28.47
US Treasury and agency securities (excluding mortgage-backed securities)	2,158	27,293	65,836	28,164	22,772	-92.09	-80.77
Mortgage-backed securities	202,335	255,223	270,688	324,432	350,780	-20.72	-14.08
All other securities	7,289	5,993	16,504	13,955	18,529	21.62	-85.23
Cash dividends declared.....	0	125,000	400,000	420,950	24,600	-100.00	-100.00
Common	0	125,000	400,000	410,000	10,000	-100.00	
Preferred.....	0	0	0	10,950	14,600		-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	4.80	2.85	96	5.37	3.27	96	6.10	4	96	6.17	3.87	95	5.83	3.47	95
Less: Interest expense	0.73	0.23	93	1.11	0.48	92	1.55	0.98	86	1.31	0.79	87	1.08	0.55	89
Equals: Net interest income (tax equivalent)	4.08	2.60	95	4.26	2.77	96	4.55	3.01	95	4.86	3.08	95	4.74	2.92	95
Plus: Non-interest income	2.92	1.04	93	2.62	1.21	89	2.61	1.32	87	2.46	1.31	87	2.17	1.35	85
Equals: adjusted operating income (tax equivalent)	7	3.70	96	6.88	4.04	95	7.15	4.41	93	7.32	4.46	94	6.91	4.33	93
Less: Overhead expense	4.05	2.17	95	5.52	2.57	95	4.47	2.69	94	4.42	2.71	95	4.30	2.72	95
Less: Provision for credit losses	-0.14	-0.09	38	1.89	0.51	96	1.61	0.15	96	1.79	0.14	97	1.98	0.16	96
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	77	0.02	0.02	62	0	0.01	61	0	0	25	0	0.01	51
Plus: other tax equivalent adjustments	0.06	0	97	0.06	0	98	0.07	0	96	0.05	0	98	0.09	0	97
Equals: Pretax net operating income (tax equivalent)	3.16	1.66	96	-0.44	1.04	6	1.15	1.56	19	1.16	1.57	16	0.72	1.43	11
Less: Applicable income taxes (tax equivalent)	0.77	0.38	96	0	0.23	6	0.42	0.36	69	0.40	0.33	68	0	0.55	5
Less: Minority interest	0.42	0	97	0.12	0	96	0.20	0	98	0.22	0	99	0.31	0	99
Equals: Net operating income	1.96	1.26	94	-0.56	0.81	6	0.53	1.19	9	0.54	1.24	5	0.42	0.89	11
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.96	1.26	94	-0.56	0.82	6	0.53	1.19	9	0.54	1.24	5	0.42	0.90	11
Memo: Net income (last four quarters)	1.96	1.26	94	-0.56	0.82	6	0.53	1.19	8	0.54	1.24	5	0.42	0.91	11
Net income—BHC and noncontrolling (minority) interest	2.39	1.27	96	-0.44	0.83	6	0.73	1.20	11	0.75	1.25	9	0.73	0.91	33
Margin Analysis															
Average earning assets / Average assets	95.43	93.08	77	94.54	92.32	75	93.19	91.05	71	93.12	91.48	69	92.84	91.61	65
Average interest-bearing funds / Average assets	66.37	61.99	71	68.47	64.06	72	68.64	65.57	67	66.04	65.56	56	67.13	65.75	62
Interest income (tax equivalent) / Average earning assets	5.03	3.06	96	5.68	3.55	96	6.54	4.41	96	6.62	4.24	95	6.28	3.80	95
Interest expense / Average earning assets	0.76	0.25	93	1.17	0.52	92	1.66	1.08	85	1.41	0.86	88	1.17	0.60	89
Net interest income (tax equivalent) / Average earning assets	4.27	2.80	96	4.51	3.01	96	4.88	3.33	95	5.22	3.38	95	5.11	3.19	94
Yield or Cost															
Total loans and leases (tax equivalent)	7.59	4.01	96	8.06	4.27	96	8.81	5.09	96	8.89	4.95	95	8.55	4.52	95
Interest-bearing bank balances	0.15	0.14	74	0.43	0.27	87	2	2.04	43	1.82	1.64	66	1.05	1.05	52
Federal funds sold and reverse repos	0.11	0.25	43		0.68			2.44			2.17			1.41	
Trading assets	0.01	0.45	55	0	0.60	47	0.01	0.99	44	0.02	1.11	41	0.23	1.11	41
Total earning assets	5.03	3.04	96	5.67	3.51	96	6.52	4.36	96	6.59	4.20	95	6.26	3.73	95
Investment securities (tax equivalent)	1.23	1.77	12	1.78	2.25	18	2.29	2.76	10	2.30	2.68	20	2.06	2.47	22
US Treasury and agency securities (excluding mortgage-backed securities)	1.43	1.14	72	2.40	1.75	84	1.78	2.32	16	1.59	2.05	17	1.24	1.62	24
Mortgage-backed securities	1.19	1.57	17	1.67	2.05	19	2.22	2.61	10	2.41	2.50	42	2.13	2.23	43
All other securities	0.99	2.81	7	2.71	3.24	28	4.86	4.06	81	3.40	4.20	37	3.16	3.66	37
Interest-bearing deposits	0.16	0.21	41	0.55	0.53	57	1.16	1.10	57	0.84	0.81	61	0.50	0.49	57
Time deposits of \$250K or more	0.63	0.66	46	1.32	1.42	39	1.56	1.96	20	1.52	1.44	58			
Time deposits < \$250K	0.84	0.62	76	1.62	1.36	68	1.95	1.82	54	1.49	1.29	62			
Other domestic deposits	0.12	0.15	47	0.42	0.36	68	1.02	0.93	59	0.77	0.67	67			
Foreign deposits	0.12	0.14	59	0.62	0.42	78	1.05	1.19	46	0.66	0.97	40	0.51	0.51	46
Federal funds purchased and repos	0.05	0.17	23	0.19	0.62	11	0.34	1.86	12	0.43	1.51	16	0.30	0.94	20
Other borrowed funds and trading liabilities	2.29	1.27	84	2.70	1.50	90	3.41	2.38	89	3.29	2.28	90	2.81	1.77	89
All interest-bearing funds	1.10	0.37	93	1.62	0.74	93	2.26	1.49	85	1.98	1.19	87	1.61	0.82	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Non-interest Income and Expenses															
Total non-interest income	4,434,689	3,918,592	3,712,549	3,240,827	2,907,096										
Fiduciary activities income	233,813	206,967	173,275	164,302	155,985										
Service charges on deposit accounts - domestic	137,967	139,481	174,063	170,633	176,618										
Trading revenue.....	29,733	41,381	35,661	40,400	21,450										
Investment banking fees and commissions.....	282,941	257,253	226,053	187,029	194,502										
Insurance activities revenue.....	36	1,152	2,115	3,085	4,363										
Venture capital revenue.....	0	0	0	0	0										
Net servicing fees	49,045	43,071	75,381	116,748	131,421										
Net securitization income	14,900	-49,403	-2,963	-38,286	-23,819										
Net gains (losses) on sales of loans, OREO, other assets.....	470,436	-159,276	-221,188	-130,782	-194,493										
Other non-interest income.....	3,215,818	3,437,966	3,250,152	2,727,698	2,441,069										
Total overhead expenses	6,144,167	8,255,103	6,366,505	5,818,874	5,771,251										
Personnel expense.....	1,977,445	1,892,642	1,943,354	1,797,750	1,893,809										
Net occupancy expense.....	500,908	497,933	471,676	461,736	448,771										
Goodwill impairment losses	0	1,848,228	0	0	10,537										
Amortization expenses and impairment loss (other intangible assets).....	180,643	176,411	175,049	235,601	262,681										
Other operating expenses.....	3,485,171	3,839,889	3,776,426	3,323,787	3,155,453										
Fee income on mutual funds and annuities.....	41,510	37,930	6,444	5,751	6,204										
Memoranda															
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0										
Number of equivalent employees	14,360	15,196	16,629	16,589	16,790										
Average personnel expense per employee.....	137.71	124.55	116.87	108.37	112.79										
Average assets per employee.....	10,573.07	9,841.76	8,565.75	7,930.29	7,990.74										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.94	2.17	39	0.97	2.02	42	0.17	2.72	24	0.18	3.08	21	0.21	2.85	21
Overhead expenses / Net Interest Income + non-interest income	57.83	59.28	37	80.30	62.28	89	62.64	61.29	61	60.65	60.88	52	62.38	63.61	41
Percent of Average Assets															
Total overhead expense	4.05	2.17	95	5.52	2.57	95	4.47	2.69	94	4.42	2.71	95	4.30	2.72	95
Personnel expense.....	1.30	1.21	66	1.27	1.30	50	1.36	1.41	45	1.37	1.44	39	1.41	1.42	52
Net occupancy expense.....	0.33	0.23	88	0.33	0.26	80	0.33	0.28	70	0.35	0.28	73	0.33	0.29	66
Other operating expenses.....	2.41	0.72	99	3.92	0.94	96	2.77	0.97	98	2.71	0.97	97	2.56	1	97
Overhead less non-interest income	1.13	1.10	45	2.90	1.25	93	1.86	1.32	83	1.96	1.38	87	2.13	1.34	92
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.83	58.83	41	80.20	61.82	89	62.47	60.64	63	60.41	60.37	52	62.24	62.73	46
Personnel expense.....	18.61	32.93	6	18.39	32.36	3	19.07	32.39	4	18.67	32.51	4	20.42	32.93	4
Net occupancy expense.....	4.71	6.23	26	4.84	6.58	22	4.63	6.52	15	4.79	6.48	16	4.84	6.70	19
Other operating expenses.....	34.50	19.18	96	56.98	22.28	93	38.77	21.20	91	36.96	20.90	94	36.98	22.41	91
Total non-interest income	41.74	27.67	82	38.07	28.83	74	36.43	29.23	69	33.65	28.50	67	31.35	31.08	59
Fiduciary activities income	2.20	2.20	57	2.01	2.09	57	1.70	1.97	56	1.71	2.14	53	1.68	2.38	52
Service charges on domestic deposit accounts	1.30	3.27	20	1.36	3.27	19	1.71	3.88	24	1.77	4.15	26	1.90	4.28	27
Trading revenue.....	0.28	0.62	63	0.40	1.28	55	0.35	1.18	50	0.42	0.85	58	0.23	0.90	53
Investment banking fees and commissions.....	2.66	2.58	67	2.50	2.46	66	2.22	3.54	59	1.94	3.42	53	2.10	3.62	55
Insurance activities revenue.....	0	0.36	23	0.01	0.41	32	0.02	0.47	37	0.03	0.47	42	0.05	0.55	40
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0.46	0.60	63	0.42	0.01	79	0.74	0.28	81	1.21	0.65	78	1.42	0.60	80
Net securitization income	0.14	0.01	92	-0.48	0	0	-0.03	0.01	0	-0.40	0.01	0	-0.26	0.01	1
Net gain (loss) - sales of loans, OREO, and other assets	4.43	3.30	71	-1.55	3.92	2	-2.17	1.86	2	-1.36	1.61	2	-2.10	1.67	2
Other non-interest income.....	30.27	9.27	95	33.40	9.65	96	31.89	10.04	94	28.32	9.86	95	26.33	10.77	93
Overhead less non-interest income	16.09	30.52	14	42.13	31.93	77	26.04	31.06	31	26.77	31.46	32	30.89	31.19	44
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.60	21.18	67		18.63		28.75	20.56	94	27.96	19.04	97	-15.73	32.99	4
Applicable income tax + TE / Pretax net operating income + TE	24.48	22.67	75		21.18		36.57	23.23	94	34.93	21.56	97	-0.46	37.95	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	24,026,606	26,824,942	30,931,695	32,546,854	32,524,583	-10.43	-26.57	
Commercial and industrial loans	13,246,672	16,107,829	16,093,133	16,766,759	14,551,483	-17.76	-28.97	
Loans to individuals	45,303,311	43,278,897	39,031,068	32,349,532	28,956,092	4.68	53.19	
Loans to depository institutions and acceptances of other banks	87,003	101,010	45,007	48,721	48,202	-13.87	22.45	
Agricultural loans	0	305	1,094	2,360	3,597	-100.00	-100.00	
Other loans and leases	9,667,243	8,046,395	8,023,666	6,614,920	7,179,381	20.14	30.77	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	92,330,835	94,359,378	94,125,663	88,329,146	83,263,338	-2.15	4.44	
Less: Allowance for loan and lease losses	6,461,410	7,338,493	3,646,189	3,897,130	3,911,575	-11.95	69.39	
Net loans and leases	85,869,425	87,020,885	90,479,474	84,432,016	79,351,763	-1.32	1.51	
Debt securities that reprice or mature in over 1 year	14,097,205	15,514,107	14,510,579	12,598,256	14,590,520	-9.13	-9.45	
Mutual funds and equity securities	42,126	13,115	12,696	10,995	10,814	221.20	277.78	
Subtotal	100,008,756	102,548,107	105,002,749	97,041,267	93,953,097	-2.48	-0.16	
Interest-bearing bank balances	18,786,292	12,432,701	6,798,456	6,586,524	5,021,357	51.10	111.53	
Federal funds sold and reverse repos	5,346,468	0	0	0	0			
Debt securities that reprice or mature within 1 year	3,919,203	1,304,067	3,767,976	1,785,411	1,611,657	200.54	26.27	
Trading assets	599,990	1,030,291	447,166	312,377	212,644	-41.76	122.69	
Total earning assets	128,660,709	117,315,166	116,016,347	105,725,579	100,798,755	9.67	14.44	
Non-interest-bearing cash and due from depository institutions	769,237	938,579	845,916	1,204,069	1,553,157	-18.04	-33.40	
Premises, fixed assets, and leases	1,026,959	1,009,086	1,143,212	506,660	552,508	1.77	66.69	
Other real estate owned	3,724	29,799	66,828	107,868	130,777	-87.50	-96.81	
Investment in unconsolidated subsidiaries	71,231	123,831	139,853	149,450	159,682	-42.48	-65.08	
Intangible and other assets	29,289,371	30,016,215	31,287,321	27,940,659	25,099,150	-2.42	28.18	
Total assets	159,821,231	149,432,676	149,499,477	135,634,285	128,294,029	6.95	16.35	
Quarterly average assets	156,063,208	146,975,372	147,774,560	134,521,420	130,580,830	6.18	12.02	
Average loans and leases (YTD)	92,848,382	95,222,858	92,308,648	85,381,068	85,526,209	-2.49	6.88	
Memoranda								
Loans held-for-sale	255,023	2,226,196	1,420,223	1,283,278	2,522,486	-88.54	-90.14	
Loans not held-for-sale	92,075,812	92,133,182	92,705,440	87,045,868	80,740,852	-0.06	7.29	
Real estate loans secured by 1–4 family	9,176,777	10,929,644	12,852,202	14,404,117	13,716,337	-16.04	-29.43	
Commercial real estate loans	14,849,491	15,732,975	15,857,686	15,787,511	16,288,304	-5.62	-15.12	
Construction and land development	2,535,139	2,482,124	2,003,118	2,118,712	2,078,262	2.14	13.16	
Multifamily	7,547,382	8,370,840	8,593,523	8,308,929	8,270,755	-9.84	-12.80	
Nonfarm nonresidential	4,766,970	4,880,011	5,261,045	5,359,870	5,939,287	-2.32	-27.77	
Real estate loans secured by farmland	336	411	480	1,494	1,926	-18.25	-87.75	
Total investment securities	18,058,534	16,831,289	18,291,251	14,394,662	16,212,991	7.29	-3.34	
U.S. Treasury securities	73,618	170,651	4,090,936	1,804,745	998,112	-56.86	-96.04	
US agency securities (excluding mortgage-backed securities)	41,230	58,946	75,174	109,654	156,933	-30.05	-78.11	
Municipal securities	0	1	9	16	23	-100.00	-100.00	
Mortgage-backed securities	17,039,338	16,337,626	13,909,496	11,981,956	14,685,220	4.30	9.20	
Asset-backed securities	586,215	95,234	63,226	327,183	350,229	515.55	-28.03	
Other debt securities	276,007	155,716	139,714	160,113	11,660	77.25	32.76	
Mutual funds and equity securities	42,126	13,115	12,696	10,995	10,814	221.20	277.78	
Available-for-sale securities	11,313,937	11,313,489	14,339,758	11,632,987	14,413,183	0.00	-33.54	
U.S. Treasury securities	73,618	170,651	4,090,936	1,804,745	998,112	-56.86	-96.04	
US agency securities (excluding mortgage-backed securities)	41,230	58,946	75,174	109,654	156,933	-30.05	-78.11	
Municipal securities	0	1	9	16	23	-100.00	-100.00	
Mortgage-backed securities	10,426,590	10,877,782	9,970,699	9,231,276	12,885,412	-4.15	-25.23	
Asset-backed securities	496,492	50,393	63,226	327,183	350,229	885.24	-39.04	
Other debt securities	276,007	155,716	139,714	160,113	11,660	77.25	32.76	
Mutual funds and equity securities	0	0	0	0	10,814	-100.00		
Held-to-maturity securities appreciation (depreciation)	-73,257	173,244	18,430	-74,631	-25,871			
Available-for-sale securities appreciation (depreciation)	-96,017	177,107	-7,588	-301,329	-222,583			
Structured notes, fair value	90,050	0	0	0	0			
Pledged securities	5,269,471	3,483,920	7,494,561	6,565,518	5,926,414	51.25	-19.98	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	10,436,634	9,190,291	6,959,073	6,562,244	6,398,844	13.56	68.38
NOW, ATS and transaction accounts	11,419,134	6,313,870	3,900,015	3,271,702	2,948,847	80.86	262.87
Time deposits less brokered deposits < \$250K	1,885,698	1,171,690	3,349,213	3,963,255	3,072,946	60.94	
MMDA and other savings accounts	51,152,739	50,339,548	38,887,663	36,780,671	37,721,154	1.62	29.20
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	74,894,205	67,015,399	53,095,964	50,577,872	50,141,791	11.76	47.99
Time deposits of \$250K or more	249,959	516,339	776,107	909,270	570,272	-51.59	
Foreign deposits	6,467,665	5,808,354	8,935,064	8,689,810	9,029,428	11.35	-39.07
Federal funds purchased and repos	5,597,573	323,398	407,477	277,430	422,613	1630.86	2107.46
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	125,000	0	0	0	-100.00	
Other borrowings w/remaining maturity of 1 year or less	5,415,084	2,005,789	8,515,235	4,904,477	4,254,146	169.97	-39.86
Other borrowings w/remaining maturity over 1 year	35,277,927	44,235,465	42,212,213	39,897,324	34,083,024	-20.25	4.61
Brokered deposits < \$250K	0	1,950,858	4,424,143	1,371,060	1,121,266	-100.00	
Noncore funding	53,008,208	54,965,203	65,270,239	56,049,371	49,480,749	-3.56	-11.17
Trading liabilities	532,383	962,842	390,548	238,266	143,939	-44.71	212.73
Subordinated notes and debentures + trust preferred securities	500,011	11	602	166,876	526,757	999999.00	-45.93
Other liabilities	6,419,074	5,226,509	6,343,294	4,754,668	4,295,163	22.82	77.47
Total liabilities	135,353,881	128,169,964	125,100,647	111,787,053	104,588,399	5.60	17.71
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	195,445		-100.00
Common stock	0	0	0	0	0		
Common surplus	17,875,938	17,876,818	17,954,441	17,815,874	17,723,009	0.00	5.65
Retained earnings	4,826,127	1,843,765	4,155,226	3,783,405	3,462,674	161.75	78.76
Accumulated other comprehensive income	-188,110	166,295	-88,207	-321,652	-198,431		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	22,513,955	19,886,878	22,021,460	21,277,627	21,182,697	13.21	14.77
Noncontrolling (minority) interest in subsidiaries	1,953,395	1,375,834	2,377,370	2,569,605	2,522,933	41.98	-29.14
Total equity capital, including minority interest	24,467,350	21,262,712	24,398,830	23,847,232	23,705,630	15.07	9.36
Total liabilities and capital	159,821,231	149,432,676	149,499,477	135,634,285	128,294,029	6.95	16.35
Memoranda							
Non-interest-bearing deposits	22,793,067	22,110,400	15,232,574	14,729,373	15,665,211	3.09	44.95
Interest-bearing deposits	58,818,762	53,180,550	51,998,704	46,818,639	45,197,546	10.60	14.05
Total deposits	81,611,829	75,290,950	67,231,278	61,548,012	60,862,757	8.40	21.27
Long-term debt that reprices within 1 year	4,205,673	14,246,529	15,091,755	14,743,687	13,309,136	-70.48	-74.44
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	19,886,878	22,021,460	21,277,627	21,182,696	19,616,847		
Accounting restatements	0	-1,784,410	62,082	-5,402	5,036		
Net income	2,982,362	-840,364	753,169	707,404	561,066		
Net sale of new perpetual preferred stock	0	0	0	-200,000	0		
Net sale of new common stock	0	0	0	0	-148		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	7,859	322,078		
Less: Dividends declared	0	125,000	400,000	420,950	24,600		
Change in other comprehensive income	-354,405	254,502	233,445	-84,546	-188		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-880	360,690	95,137	90,566	702,606		
Holding company equity capital, ending balance	22,513,955	19,886,878	22,021,460	21,277,627	21,182,697		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	15.03	36.25	14	17.95	36.22	17	20.69	37.78	21	24	37.19	25	25.35	35.54	29
Commercial and industrial loans	8.29	10.76	41	10.78	13.52	34	10.76	12.02	45	12.36	12.85	51	11.34	12.62	47
Loans to individuals	28.35	3.36	95	28.96	3.40	96	26.11	4.20	95	23.85	4.31	94	22.57	4.47	94
Loans to depository institutions and acceptances of other banks	0.05	0.02	87	0.07	0.03	86	0.03	0.04	79	0.04	0.05	78	0.04	0.06	76
Agricultural loans.....	0	0.18	12	0	0.19	22	0	0.24	26	0	0.30	27	0	0.21	32
Other loans and leases.....	6.05	4.47	69	5.38	4.63	62	5.37	5.01	57	4.88	5	57	5.60	5.10	56
Net loans and leases.....	53.73	58.67	34	58.23	61.58	34	60.52	63.77	31	62.25	63.98	31	61.85	62.73	34
Debt securities over 1 year.....	8.82	19.46	13	10.38	15.55	27	9.71	14.60	19	9.29	14.63	21	11.37	14.83	33
Mutual funds and equity securities	0.03	0.06	51	0.01	0.05	40	0.01	0.06	40	0.01	0.06	40	0.01	0.06	38
Subtotal	62.58	79.22	9	68.62	78.16	15	70.24	79.65	16	71.55	79.97	18	73.23	79.31	21
Interest-bearing bank balances	11.75	8.50	71	8.32	7.51	57	4.55	3.06	72	4.86	3.04	78	3.91	3.46	64
Federal funds sold and reverse repos	3.35	0.54	90	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	2.45	1.56	74	0.87	1.68	37	2.52	1.91	70	1.32	1.96	55	1.26	1.86	47
Trading assets	0.38	0.49	70	0.69	1.01	65	0.30	1.19	57	0.23	1.33	63	0.17	1.34	56
Total earning assets.....	80.50	91.77	1	78.51	91.05	0	77.60	89.53	3	77.95	89.74	1	78.57	89.84	2
Non-interest cash and due from depository institutions.....	0.48	0.82	18	0.63	1.07	17	0.57	1.14	14	0.89	1.21	27	1.21	1.22	48
Other real estate owned.....	0	0.01	38	0.02	0.02	61	0.04	0.03	72	0.08	0.04	81	0.10	0.05	77
All other assets.....	19.02	7.35	98	20.86	7.82	99	21.83	9.27	96	21.16	8.98	98	20.22	8.86	97
Memoranda															
Short-term investments	17.55	11.47	78	9.19	11.17	48	7.07	7.63	64	6.17	7.80	61	5.17	8.69	49
U.S. Treasury securities.....	0.05	1.47	30	0.11	0.84	51	2.74	1.03	78	1.33	1.04	65	0.78	1.02	58
US agency securities (excluding mortgage-backed securities)	0.03	0.82	26	0.04	0.63	28	0.05	0.54	35	0.08	0.69	32	0.12	0.75	43
Municipal securities	0	1.73	6	0	1.69	16	0	1.34	15	0	1.62	14	0	1.60	11
Mortgage-backed securities	10.66	14.14	36	10.93	11.75	47	9.30	11.44	35	8.83	11.13	39	11.45	11.06	53
Asset-backed securities	0.37	0.50	67	0.06	0.32	62	0.04	0.28	60	0.24	0.33	69	0.27	0.30	70
Other debt securities	0.17	0.53	45	0.10	0.42	47	0.09	0.39	50	0.12	0.41	54	0.01	0.38	32
Loans held-for-sale.....	0.16	0.55	47	1.49	0.52	86	0.95	0.39	82	0.95	0.30	89	1.97	0.33	94
Loans held for investment	57.61	58.06	48	61.66	61.72	41	62.01	63.50	34	64.18	63.93	36	62.93	62.63	36
Real estate loans secured by 1–4 family	5.74	11.46	27	7.31	11.91	31	8.60	13.29	30	10.62	13.46	36	10.69	13.44	36
Revolving	2.10	1.42	66	2.63	1.66	69	3	2.07	67	3.73	2.27	72	4.20	2.40	76
Closed-end, secured by first liens	3.60	9.67	20	4.62	9.81	26	5.52	10.69	27	6.76	10.57	31	6.31	10.35	31
Closed-end, secured by junior liens	0.04	0.17	27	0.06	0.22	27	0.08	0.28	30	0.13	0.31	35	0.17	0.34	42
Commercial real estate loans	9.29	22.69	19	10.53	22.22	24	10.61	22.23	26	11.64	21.58	29	12.70	19.88	33
Construction and land development.....	1.59	3.34	33	1.66	3.40	31	1.34	3.44	30	1.56	3.51	32	1.62	3.25	32
Multifamily.....	4.72	3.57	77	5.60	3.12	82	5.75	3.01	82	6.13	2.72	87	6.45	2.54	88
Nonfarm nonresidential	2.98	14.57	12	3.27	14.72	14	3.52	14.69	18	3.95	14.44	17	4.63	13.30	22
Real estate loans secured by farmland.....	0	0.30	16	0	0.33	18	0	0.36	20	0	0.41	21	0	0.32	25

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	26.02	61.05	11	28.43	57.15	13	32.86	57.46	16	36.85	56.49	21	39.06	54.84	24
Real estate loans secured by 1–4 family.....	9.94	19.86	22	11.58	19.43	25	13.65	20.75	29	16.31	21.10	29	16.47	21.45	27
Revolving	3.63	2.43	67	4.17	2.64	71	4.76	3.15	70	5.73	3.50	76	6.48	3.77	79
Closed-end.....	6.31	17.24	16	7.41	16.59	19	8.89	17.39	20	10.58	17.39	26	10	17.41	23
Commercial real estate loans	16.08	37.86	18	16.67	34.63	21	16.85	33.52	23	17.87	32.14	27	19.56	29.99	32
Construction and land development.....	2.75	5.65	33	2.63	5.26	31	2.13	5.09	29	2.40	5.20	31	2.50	4.90	33
1–4 family.....	0.09	1.18	21	0.06	0.93	16	0.06	0.94	22	0.06	1.02	22	0.05	0.89	24
Other.....	2.66	4.40	38	2.58	4.19	33	2.07	4.02	33	2.34	4.05	35	2.45	3.90	37
Multifamily.....	8.17	5.78	77	8.87	4.96	83	9.13	4.69	85	9.41	4.10	89	9.93	3.84	88
Nonfarm nonresidential	5.16	24.56	9	5.17	22.93	10	5.59	22.15	11	6.07	21.40	14	7.13	20.03	18
Owner-occupied.....	1.31	8.29	13	1.50	7.68	14	1.57	7.72	17	1.86	8.03	18	2.05	7.58	20
Other.....	3.85	15.94	9	3.67	14.95	9	4.02	14.34	11	4.20	13.38	15	5.09	12.45	22
Real estate loans secured by farmland.....	0	0.54	16	0	0.54	18	0	0.55	20	0	0.63	21	0	0.51	26
Loans to depository institutions and acceptances of other banks.....	0.09	0.04	87	0.11	0.06	86	0.05	0.11	77	0.06	0.12	74	0.06	0.17	74
Commercial and industrial loans	14.35	18.86	41	17.07	22.17	32	17.10	19.53	47	18.98	20.32	49	17.48	20.53	43
Loans to individuals	49.07	6.24	96	45.87	6.13	95	41.47	7.13	94	36.62	7.36	93	34.78	7.61	92
Credit card loans	0.26	0.53	67	0.26	0.65	67	0.41	0.81	65	0.60	1.02	70	0.66	1.12	69
Agricultural loans.....	0	0.34	12	0	0.32	22	0	0.37	26	0	0.46	27	0	0.33	30
Other loans and leases.....	10.47	8.75	66	8.53	9.09	62	8.52	9.85	56	7.49	9.66	53	8.62	10.32	55
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	84.96	391.81	6	104.06	381.27	11	137.92	391.26	14	147.33	379.80	15	149.83	366.85	16
Real estate loans secured by 1–4 family.....	32.45	126.06	12	42.40	125.03	17	57.31	138.18	22	65.21	137.84	23	63.19	138.55	24
Revolving	11.85	15.44	50	15.26	17.42	52	19.99	21.26	55	22.90	23.33	56	24.85	25.05	54
Closed-end.....	20.60	108.85	10	27.14	106.14	13	37.31	115.20	16	42.30	112.79	19	38.34	111.69	18
Commercial real estate loans	52.51	245.88	11	61.03	234.65	14	70.71	229.44	18	71.47	219.72	18	75.04	204.45	23
Construction and land development.....	8.96	35.95	20	9.63	35.62	22	8.93	34.95	21	9.59	35.36	22	9.57	32.91	23
1–4 family.....	0.28	7.42	17	0.20	6.34	15	0.24	6.61	19	0.24	7.04	19	0.18	6.16	20
Other.....	8.68	28.11	20	9.43	28.16	24	8.69	27.32	25	9.35	27.26	25	9.40	26.01	25
Multifamily.....	26.69	38.66	45	32.47	32.74	62	38.32	31.04	70	37.61	27.85	75	38.10	25.95	78
Nonfarm nonresidential	16.86	158.05	8	18.93	155.06	10	23.46	152.10	13	24.26	147.22	13	27.36	137.03	15
Owner-occupied.....	4.28	52.99	11	5.50	52.37	13	6.57	53.07	16	7.45	54.89	16	7.84	51.62	19
Other.....	12.57	102.54	8	13.43	100.54	10	16.89	97.41	13	16.81	91.80	15	19.52	84.09	18
Real estate loans secured by farmland.....	0	3.22	16	0	3.44	17	0	3.60	19	0.01	4.02	20	0.01	3.31	24
Loans to depository institutions and acceptances of other banks.....	0.31	0.21	87	0.39	0.28	85	0.20	0.44	75	0.22	0.54	74	0.22	0.68	71
Commercial and industrial loans	46.84	114.45	15	62.48	139.91	14	71.76	122.02	28	75.90	128.82	32	67.03	126.55	28
Loans to individuals	160.20	34.55	92	167.88	37.47	93	174.04	43.51	95	146.44	42.67	90	133.39	44.83	89
Credit card loans	0.84	2.77	63	0.94	3.30	63	1.70	4.34	63	2.39	5.31	66	2.53	5.73	61
Agricultural loans.....	0	1.86	12	0	1.88	22	0	2.18	24	0.01	2.72	27	0.02	1.88	30
Other loans and leases.....	34.18	51.06	50	31.21	49.54	46	35.78	52.44	45	29.94	51.79	38	33.07	52.78	35
Supplemental															
Non-owner occupied CRE loans / Gross loans	14.96	30.07	18	15.34	27.32	20	15.52	26.45	24	16.37	24.79	31	17.94	23.09	38
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	48.85	195.33	10	56.14	183.76	15	65.15	178.57	19	65.46	167.93	21	68.82	156.17	23
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	53.13	252.85	10	61.63	240.85	14	71.72	236.10	17	72.91	225.98	16	76.66	210.40	19

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	17.55	11.47	78	9.19	11.17	48	7.07	7.63	64	6.17	7.80	61	5.17	8.69	49
Liquid assets	26.69	29.03	45	20.72	26.22	36	17.50	22.44	46	16.22	22.72	36	17.64	24.04	38
Investment securities	11.30	21.63	16	11.26	17.85	24	12.23	16.99	27	10.61	17.27	20	12.64	17.35	31
Net loans and leases	53.73	58.67	34	58.23	61.58	34	60.52	63.77	31	62.25	63.98	31	61.85	62.73	34
Net loans, leases and standby letters of credit	54.55	59.49	33	59.16	62.48	33	61.57	64.84	30	63.33	65.07	31	63.05	63.89	33
Core deposits	46.86	75.71	6	44.85	70.67	10	35.52	63.09	12	37.29	62.13	13	39.08	61.26	15
Noncore funding	33.17	10.30	92	36.78	14.13	88	43.66	19.36	89	41.32	21.34	87	38.57	22.32	82
Time deposits of \$250K or more	0.16	1.58	5	0.35	2.11	8	0.52	2.94	7	0.67	2.89	11	0.44	2.57	11
Foreign deposits	4.05	0.34	91	3.89	0.36	90	5.98	0.43	93	6.41	0.47	94	7.04	0.54	94
Federal funds purchased and repos	3.50	1.23	84	0.22	1.47	32	0.27	1.94	30	0.20	1.97	26	0.33	2.23	24
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.16	0.54	47	0.22	0.54	48	0.27	0.48	48	0.20	0.54	37	0.33	0.73	40
Commercial paper	0	0.01	45	0.08	0.01	92	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	3.39	1	89	1.34	1.24	64	5.70	3.01	82	3.62	3.67	54	3.32	3.96	53
Earning assets that reprice within 1 year	47.85	37.37	77	46.24	39.38	68	44.15	39.29	65	41.76	40.29	52	39.74	41.61	42
Interest-bearing liabilities that reprice within 1 year	1.25	6.39	4	2.07	8.20	8	4.65	10.19	17	4.04	10.01	16	2.41	8.46	10
Long-term debt that reprices within 1 year	2.63	0.26	94	9.53	0.47	96	10.09	0.96	93	10.87	1.34	94	10.37	1.58	92
Net assets that reprice within 1 year	43.97	29.65	85	34.63	29.11	58	29.41	26.63	56	26.86	27.38	45	26.95	29.77	40
Other Liquidity and Funding Ratios															
Net noncore funding dependence	24.95	-2.33	94	40.19	3.20	93	52.06	14.45	95	49.08	16.62	95	45.54	17.03	93
Net short-term noncore funding dependence	-16.48	-7.71	21	-8.43	-4.76	31	3.71	3.38	42	-0.48	4.66	20	-0.25	4.83	26
Short-term investment / Short-term noncore funding	242.41	273.46	58	269.83	184.19	75	73.04	77.77	61	105.94	66.46	79	103.72	74.86	73
Liquid assets - short-term noncore funding / Nonliquid assets	26.53	36.68	38	21.84	28.18	46	9.49	16.97	43	12.41	16.04	52	15.36	18.16	51
Net loans and leases / Total deposits	105.22	72.79	92	115.58	79.43	93	134.58	90.31	95	137.18	90.08	95	130.38	90.14	89
Net loans and leases / Core deposits	114.65	78.25	92	129.85	88.34	90	170.41	103.93	92	166.93	105	92	158.25	105.65	88
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.32	0.12	28	0.86	1.57	48	0.10	0.72	28	-0.41	-0.82	48	-0.15	-0.31	45
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.41	-0.25	42	0.88	4.31	8	-0.04	1.36	8	-1.66	-1.98	57	-1.25	-0.77	42
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.02	68		0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	37.12	14.28	83	32.71	11.38	84	21.53	12.67	65	19.11	16.19	59	11.10	15.76	52
Available-for-sale securities	62.65	83.77	16	67.22	87.23	15	78.40	85.40	35	80.81	81.88	40	88.90	84.24	47
U.S. Treasury securities	0.41	6.70	30	1.01	4.72	53	22.37	6.15	86	12.54	6.99	75	6.16	6.96	60
US agency securities (excluding mortgage-backed securities)	0.23	4.12	27	0.35	4.01	29	0.41	3.49	36	0.76	4.02	38	0.97	4.42	43
Municipal securities	0	8.22	6	0	9.83	15	0	7.75	14	0	9.16	13	0	9.31	10
Mortgage-backed securities	94.36	66.54	96	97.07	66.64	95	76.04	67.43	54	83.24	65.45	77	90.58	65.34	85
Asset-backed securities	3.25	2.50	69	0.57	1.91	62	0.35	1.66	61	2.27	2.05	75	2.16	1.74	71
Other debt securities	1.53	3.08	50	0.93	3.01	46	0.76	2.94	50	1.11	2.79	54	0.07	2.57	35
Mutual funds and equity securities	0.23	0.29	61	0.08	0.35	40	0.07	0.40	40	0.08	0.42	40	0.07	0.51	35
Debt securities 1 year or less	21.70	7.78	87	7.75	10.55	50	20.60	11.86	79	12.40	11.91	66	9.94	11.79	57
Debt securities 1 to 5 years	1.26	18.25	6	0.97	17.03	8	4.53	17.94	27	6.19	19.18	29	5.78	18.80	27
Debt securities over 5 years	76.80	71.11	53	91.20	69.86	82	74.80	66.02	51	81.33	64.73	69	84.21	64.73	73
Pledged securities	29.18	32.26	46	20.70	35.67	34	40.97	30.57	64	45.61	33.30	66	36.55	34.58	57
Structured notes, fair value	0.50	0.11	89	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	104.21	27.98	88	30	183.32	24	26.21	26.69	60	26.22	6.77	76	-44.66	19.19	6
Investment securities	7.29	31.36	20	-7.98	23.62	11	27.07	11.75	82	-11.22	9.42	8	-13.22	8.45	6
Core deposits	11.76	16.94	37	26.22	26.88	53	4.98	11.23	34	0.87	7.29	25	-0.92	12.19	14
Noncore funding	-3.56	-14.79	71	-15.79	-12.18	48	16.45	6.59	73	13.28	10.67	62	-17.08	5.59	23

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	27,648,128	30,883,501	30,710,400	30,297,457	29,503,803
Commit: Secured commercial real estate loans	3,779,098	3,351,471	2,841,031	2,514,145	2,477,110
Commit: Unsecured real estate loans	290,475	286,517	346,944	348,245	341,572
Credit card lines (reported semiannually, June/Dec)	1,283,495	1,199,748	1,898,076	2,060,974	1,851,814
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,314,808	1,386,640	1,570,203	1,469,991	1,534,691
Commercial and similar letters of credit	50,599	37,748	22,525	18,352	24,606
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	91,891	109,584	48,447	8,306	4,486
Credit derivatives - notional amount (holding company as beneficiary)	3,977	11,393	3,846	586	0
Credit derivative contracts w/ purchased credit protection-investment grade	3,977	11,393	3,846	586	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	91,891	109,584	48,447	8,306	4,486
Derivative Contracts					
Interest rate futures and forward contracts	302,071	601,306	553,493	333,821	513,190
Written options contracts (interest rate)	9,808,284	12,170,759	11,124,562	8,675,069	11,729,541
Purchased options contracts (interest rate)	10,617,750	15,453,389	14,756,690	10,542,008	12,599,135
Interest rate swaps	42,834,489	43,189,535	36,115,053	35,044,340	30,740,018
Futures and forward foreign exchange	1,772,185	1,203,760	1,052,387	1,560,444	696,130
Written options contracts (foreign exchange)	81,675	207,140	12,737	66,062	31,339
Purchased options contracts (foreign exchange)	26,725	181,786	8,975	57,530	3,242
Foreign exchange rate swaps	4,042,585	2,982,626	2,815,521	2,241,185	2,295,457
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	114,604	132,791	161,984
Purchased options contracts (commodity and other)	0	0	114,604	132,791	161,860
Commodity and other swaps	10,005	10,005	10,005	10,630	11,960

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.30	22.78	39	20.67	22.01	52	20.54	23.52	50	22.34	24.05	55	23	24.03	56
Standby letters of credit	0.82	0.65	70	0.93	0.71	72	1.05	0.84	70	1.08	0.92	68	1.20	0.96	71
Commercial and similar letters of credit	0.03	0.02	77	0.03	0.02	75	0.02	0.02	65	0.01	0.02	58	0.02	0.03	59
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.06	0.24	58	0.07	0.35	58	0.03	0.42	57	0.01	0.52	57	0	0.30	58
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	58	0.01	0.30	57	0	0.52	57	0	0.75	59	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	69	0.01	0.25	68	0	0.30	68	0	0.52	67	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.06	0.13	76	0.07	0.30	73	0.03	0.45	73	0.01	0.69	71	0	0.59	70
Derivative contracts	43.48	46.30	77	50.86	48.62	74	44.60	68.47	68	43.35	65.81	70	45.94	75.35	69
Interest rate contracts	39.77	32.46	79	47.79	34.36	77	41.84	47.31	73	40.25	43.84	73	43.32	53.66	73
Interest rate futures and forward contracts	0.19	3.25	46	0.40	6.21	40	0.37	10.67	45	0.25	11.40	47	0.40	13.82	50
Written options contracts (interest rate)	6.14	1.41	91	8.14	2.18	90	7.44	2.47	89	6.40	2.16	88	9.14	2.60	89
Purchased options contracts (interest rate)	6.64	1.31	91	10.34	1.46	92	9.87	2.65	87	7.77	2.32	89	9.82	2.37	91
Interest rate swaps	26.80	20.49	74	28.90	20.83	75	24.16	28.86	68	25.84	26.74	76	23.96	25.60	73
Foreign exchange contracts	3.71	6.30	84	3.06	6.01	81	2.60	10.12	80	2.89	10.92	80	2.36	9.40	77
Futures and forward foreign exchange contracts	1.11	3.78	77	0.81	3.47	75	0.70	5.23	69	1.15	5.22	75	0.54	4.53	66
Written options contracts (foreign exchange)	0.05	0.04	84	0.14	0.03	86	0.01	0.05	82	0.05	0.14	84	0.02	0.06	80
Purchased options contracts (foreign exchange)	0.02	0.04	82	0.12	0.04	85	0.01	0.08	82	0.04	0.13	83	0	0.06	77
Foreign exchange rate swaps	2.53	0.76	89	2	0.77	89	1.88	2.03	88	1.65	2.17	87	1.79	2.34	88
Equity, commodity, and other derivative contracts	0.01	0.92	71	0.01	1.86	67	0.16	3.32	69	0.20	4.08	68	0.26	3.81	66
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0.08	0.98	75	0.10	1.48	73	0.13	1.21	73
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0.08	0.94	73	0.10	1.29	72	0.13	1.12	73
Commodity and other swaps	0.01	0.31	77	0.01	0.32	73	0.01	0.38	72	0.01	0.40	73	0.01	0.29	72
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	29.78	44.98	34	32.43	42.82	48	33.27	45.53	46	35.48	44.93	53	34.50	46.60	45

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	69,495,769	76,000,306	66,678,631	58,796,671	58,943,856
Interest rate contracts	63,562,594	71,414,989	62,549,798	54,595,238	55,581,884
Foreign exchange contracts.....	5,923,170	4,575,312	3,889,620	3,925,221	3,026,168
Equity, commodity, and other contracts	10,005	10,005	239,213	276,212	335,804
Derivatives Position					
Futures and forwards	2,074,256	1,805,066	1,605,880	1,894,265	1,209,320
Written options	9,889,959	12,377,899	11,251,903	8,873,922	11,922,864
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	9,889,959	12,377,899	11,251,903	8,873,922	11,922,864
Purchased options	10,644,475	15,635,175	14,880,269	10,732,329	12,764,237
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	10,644,475	15,635,175	14,880,269	10,732,329	12,764,237
Swaps	46,887,079	46,182,166	38,940,579	37,296,155	33,047,435
Held for trading.....	41,412,850	39,263,255	31,147,613	29,668,047	23,906,470
Interest rate contracts	35,504,100	34,687,943	27,257,993	25,742,826	20,880,302
Foreign exchange contracts.....	5,908,750	4,575,312	3,889,620	3,925,221	3,026,168
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	28,082,919	36,737,051	35,531,018	29,128,624	35,037,386
Interest rate contracts	28,058,494	36,727,046	35,291,805	28,852,412	34,701,582
Foreign exchange contracts.....	14,420	0	0	0	0
Equity, commodity, and other contracts	10,005	10,005	239,213	276,212	335,804
Derivative contracts (excluding futures and FX 14 days or less)	59,730,030	63,798,825	55,496,395	49,819,242	46,890,211
One year or less	12,443,429	13,938,698	11,692,437	11,014,848	8,736,572
Over 1 year to 5 years	36,899,787	37,335,249	32,362,693	27,876,188	29,795,197
Over 5 years	10,386,814	12,524,878	11,441,265	10,928,206	8,358,442
Gross negative fair value (absolute value)	688,390	1,068,095	543,738	496,751	415,771
Gross positive fair value.....	661,031	1,218,889	556,265	518,419	451,208
Held for trading.....	564,075	989,814	446,488	318,893	219,246
Non-traded.....	96,956	229,075	109,777	199,526	231,962
Current credit exposure on risk-based capital derivative contracts	660,248	1,218,820	555,848	511,912	448,974
Credit losses on derivative contracts	-171	1,052	105	48	839
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	351	298	40	1	4
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	91.46	94.17	25	93.97	94.10	30	93.81	93.44	31	92.85	92.91	32	94.30	92.20	40
Foreign exchange contracts	8.52	3.47	82	6.02	3.49	80	5.83	3.20	80	6.68	3.39	79	5.13	3.53	72
Equity, commodity, and other contracts	0.01	1.14	71	0.01	1.17	66	0.36	1.64	70	0.47	1.93	68	0.57	1.94	66
Futures and forwards	2.98	11.16	42	2.38	14.05	29	2.41	13.49	34	3.22	12.78	38	2.05	13.23	25
Written options	14.23	6.28	80	16.29	8.18	78	16.87	5.91	86	15.09	6.60	81	20.23	6.68	86
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	14.23	5.96	82	16.29	7.73	80	16.87	5.10	89	15.09	5.49	85	20.23	5.27	90
Purchased options	15.32	3.27	91	20.57	3.42	95	22.32	4.42	92	18.25	4.19	94	21.65	4.73	90
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	15.32	2.87	92	20.57	2.86	96	22.32	3.35	94	18.25	3.20	95	21.65	3.32	94
Swaps	67.47	74.26	32	60.77	68.76	34	58.40	69.75	30	63.43	70.34	31	56.07	68.94	28
Held for trading	59.59	40.42	54	51.66	43.53	49	46.71	44.16	47	50.46	46.31	48	40.56	46.32	44
Interest rate contracts	51.09	34.15	57	45.64	36.62	50	40.88	37.24	50	43.78	38.40	51	35.42	37.84	49
Foreign exchange contracts	8.50	1.68	87	6.02	1.60	87	5.83	1.60	87	6.68	1.85	87	5.13	2.10	81
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	40.41	59.58	45	48.34	56.47	50	53.29	55.84	52	49.54	53.69	51	59.44	53.68	55
Interest rate contracts	40.37	56.71	47	48.32	53.82	53	52.93	52.22	54	49.07	50.60	52	58.87	51.23	58
Foreign exchange contracts	0.02	0.40	67	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0.01	0.09	82	0.01	0.10	79	0.36	0.13	86	0.47	0.16	87	0.57	0.21	85
Derivative contracts (excluding futures and forex 14 days or less)	85.95	92.53	25	83.95	91.48	25	83.23	93.86	17	84.73	94.47	23	79.55	95.63	17
One year or less	17.91	27.56	50	18.34	32.05	46	17.54	32.17	43	18.73	32.51	47	14.82	31.96	42
Over 1 year to 5 years	53.10	27.01	85	49.13	27.06	84	48.54	30.45	77	47.41	31.16	78	50.55	31.85	81
Over 5 years	14.95	29.89	35	16.48	29.56	36	17.16	28.09	41	18.59	28.71	41	14.18	29.43	31
Gross negative fair value (absolute value)	0.99	0.98	52	1.41	1.55	55	0.82	0.83	51	0.84	0.72	61	0.71	0.69	52
Gross positive fair value	0.95	1.34	28	1.60	2.23	36	0.83	1.19	36	0.88	0.85	53	0.77	0.71	57
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.04	66	0.05	0.07	67	0.03	0.06	69	0.03	0.06	69	0.02	0.06	62
Gross positive fair value (X)	0.03	0.05	54	0.06	0.09	53	0.03	0.07	49	0.03	0.06	67	0.03	0.06	65
Held for trading (X)	0.02	0.04	63	0.05	0.07	58	0.02	0.06	58	0.02	0.05	65	0.01	0.05	59
Non-traded (X)	0	0.01	46	0.01	0.02	56	0.01	0.01	62	0.01	0.01	77	0.01	0.01	79
Current credit exposure (X)	0.03	0.04	60	0.06	0.06	58	0.03	0.05	51	0.03	0.04	73	0.03	0.04	71
Credit losses on derivative contracts	0	0	5	0.01	0	90	0	0	91	0	0	91	0	0	98
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	96	0	0	95	0	0	95	0	0	94	0	0	94
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.59	0.46	73	1.06	0.85	69	0.47	0.73	66	0.47	0.53	79	0.45	0.53	75

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		7,338,493		3,646,189		3,897,130		3,911,575		3,814,464					
Gross losses		3,011,399		3,772,354		5,549,983		5,083,297		5,009,246					
Write-downs, transfers to loans held-for-sale		18,514		0		11,532		1,339		19,722					
Recoveries		2,299,304		2,103,839		3,008,210		2,632,747		2,439,612					
Net losses		712,095		1,668,515		2,541,773		2,450,550		2,569,634					
Provision for loan and lease losses		-164,988		2,824,937		2,290,832		2,352,793		2,661,106					
Adjustments		0		2,535,882		0		83,312		5,639					
Ending balance		6,461,410		7,338,493		3,646,189		3,897,130		3,911,575					
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
-0.11	-0.09	41	1.89	0.51	96	1.61	0.15	96	1.79	0.14	97	1.98	0.16	96	
-0.18	-0.16	42	2.97	0.82	96	2.48	0.24	96	2.76	0.24	96	3.11	0.28	96	
-23.17	-105.48	58	169.31	487.86	13	90.13	130.58	16	96.01	134.68	29	103.56	143.18	37	
Allowance for loan and lease losses / Total loans and leases not held for sale	7.02	1.23	97	7.97	1.58	97	3.93	0.83	98	4.48	0.90	98	4.84	0.98	98
Allowance for loan and lease losses / Total loans and leases	7	1.20	97	7.78	1.55	97	3.87	0.81	98	4.41	0.89	98	4.70	0.96	98
Allowance for loan and lease losses / Net loans and leases losses (X)	9.07	21.39	39	4.40	11.58	26	1.43	8.03	7	1.59	7.54	7	1.52	8.39	7
Allowance for loan and lease losses / Nonaccrual assets	331.74	364.13	61	410.24	299.17	75	162.37	218.72	53	171.27	214.03	51	130.10	178.03	38
ALLL / 90+ days past due + nonaccrual loans and leases	339.64	287.08	71	409.97	244.34	82	160.59	151.73	66	168.83	160.51	65	128.04	136.22	53
Gross loan and lease losses / Average loans and leases	3.24	0.19	98	3.96	0.34	98	6.01	0.28	98	5.95	0.30	98	5.86	0.33	98
Recoveries / Average loans and leases	2.48	0.08	99	2.21	0.07	99	3.26	0.08	99	3.08	0.09	99	2.85	0.09	99
Net losses / Average loans and leases	0.77	0.11	96	1.75	0.27	95	2.75	0.21	97	2.87	0.22	96	3	0.24	98
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.02	0	93	0	0	44	0.01	0	88	0	0	82	0.02	0	88
Recoveries / Prior year-end losses	60.95	34.67	84	37.91	33.98	67	59.18	36.22	85	52.56	41.30	76	49.13	33.49	78
Earnings coverage of net loan and lease losses (X)	6.38	39.72	18	1.23	22.91	10	1.50	24.40	7	1.54	21.75	10	1.35	19.67	6
Net Loan and Lease Losses By Type															
Real estate loans	0.07	0.02	84	0.07	0.04	73	0.04	0.01	78	0.09	0.02	94	0.13	0.02	95
Real estate loans secured by 1–4 family	-0.04	-0.02	23	0.03	0.01	73	-0.08	0.01	5	0	0.01	29	0.11	0.03	85
Revolving	-0.07	-0.07	29	0.04	0.01	72	0.06	0.02	72	0.04	0.03	58	0.19	0.09	79
Closed-end	-0.03	-0.01	29	0.02	0	75	-0.16	0	2	-0.03	0.01	16	0.06	0.02	74
Commercial real estate loans	0.14	0.04	86	0.09	0.07	69	0.04	0.01	78	0.05	0.01	83	0.05	0.01	78
Construction and land development	-0.05	0	14	0	0	59	0	-0.01	72	-0.03	-0.03	33	0.04	-0.02	87
1–4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0.06	0	98
Other	-0.05	0	14	0	0	57	0	-0.01	76	-0.03	-0.02	31	-0.02	-0.01	34
Multifamily	0.22	0.01	96	0.04	0	95	0	0	81	0	0	83	0	-0.01	33
Nonfarm nonresidential	0.12	0.05	81	0.23	0.11	81	0.13	0.02	93	0.16	0.02	92	0.13	0.03	88
Owner-occupied	0.04	0.01	86	0.17	0.02	95	0.13	0.01	96	0.27	0.01	99	0.03	0.01	80
Other	0.08	0.04	80	0.06	0.08	64	0.01	0.01	62	-0.11	0.01	2	0.10	0.01	89
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	0.35	0.17	82	0.78	0.47	80	0.75	0.37	83	0.22	0.31	52	0.61	0.39	80
Loans to individuals	1.43	0.71	85	3.51	1.13	90	6.17	1.17	99	7.36	1.16	98	8.40	1.25	98
Credit card loans	2.08	1.84	61	7.79	2.92	93	7.89	3.11	94	6	2.92	94	6.22	2.92	91
Agricultural loans		0.02		20	0.19	99	-17.55	0.08	1	5.51	0.15	98	1.67	0.18	93
Loans to foreign governments and institutions		0		0			0			0		0		0	
Other loans and leases	0.02	0.10	50	0.06	0.15	55	0.02	0.15	41	0.04	0.14	50	0.09	0.15	50

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	2,802,632		2,522,745		3,562,824		3,565,487		3,070,333						
90+ days past due loans and leases	2,314		52,863		93,137		98,979		96,522						
Nonaccrual loans and leases	1,900,129		1,737,132		2,177,404		2,209,342		2,958,430						
Total past due and nonaccrual loans and leases	4,705,075		4,312,740		5,833,365		5,873,808		6,125,285						
Restructured 30–89 days past due	758,986		674,313		1,003,848		1,334,549		1,403,161						
Restructured 90+ days past due	11		5,273		3,959		3,625		4,363						
Restructured nonaccrual	646,677		583,317		695,072		908,110		982,801						
Total restructured loans and leases	1,405,674		1,262,903		1,702,879		2,246,284		2,390,325						
30–89 days past due loans held for sale	2,080		81,353		69,909		71,400		69,276						
90+ days past due loans held for sale	0		49,814		87,039		91,565		90,342						
Nonaccrual loans held for sale	533		118,684		6,665		0		0						
Total past due and nonaccrual loans held for sale	2,613		249,851		163,613		162,965		159,618						
Restructured loans and leases in compliance	2,844,327		3,193,853		2,666,772		3,701,620		4,411,159						
Other real estate owned	3,724		29,799		66,828		107,868		130,777						
Other Assets															
30–89 days past due	117,515		125,926		169,924		161,860		115,005						
90+ days past due	0		0		0		0		0						
Nonaccrual	47,602		51,700		68,159		66,142		48,223						
Total other assets past due and nonaccrual	165,117		177,626		238,083		228,002		163,228						
Percent of Loans and Leases															
30–89 days past due loans and leases	3.04	0.32	98	2.67	0.39	98	3.79	0.43	98	4.04	0.44	98	3.69	0.47	98
90+ days past due loans and leases	0	0.10	25	0.06	0.12	56	0.10	0.15	62	0.11	0.17	58	0.12	0.20	59
Nonaccrual loans and leases	2.06	0.46	97	1.84	0.66	93	2.31	0.51	97	2.50	0.54	98	3.55	0.63	98
90+ days past due and nonaccrual loans and leases	2.06	0.62	95	1.90	0.85	89	2.41	0.71	94	2.61	0.75	95	3.67	0.88	95
30–89 days past due restructured	0.82	0.01	99	0.71	0.01	99	1.07	0.01	99	1.51	0.02	99	1.69	0.02	99
90+ days past due restructured	0	0	61	0.01	0.01	81	0	0.01	76	0	0.01	69	0.01	0.01	74
Nonaccrual restructured	0.70	0.10	99	0.62	0.13	96	0.74	0.14	96	1.03	0.16	96	1.18	0.20	97
30–89 days past due loans held for sale	0	0	82	0.09	0	96	0.07	0	96	0.08	0	96	0.08	0	96
90+ days past due loans held for sale	0	0	41	0.05	0	93	0.09	0	96	0.10	0	96	0.11	0	95
Nonaccrual loans held for sale	0	0	83	0.13	0.01	96	0.01	0	87	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	3.16	0.32	98	2.80	0.40	98	3.96	0.43	98	4.21	0.44	98	3.82	0.47	98
90+ days past due assets	0	0.10	22	0.06	0.12	55	0.10	0.15	61	0.11	0.18	58	0.12	0.20	59
Nonaccrual assets	2.11	0.47	97	1.89	0.67	93	2.38	0.53	97	2.57	0.57	98	3.60	0.64	98
30+ days past due and nonaccrual assets	5.27	0.97	96	4.75	1.29	96	6.43	1.19	98	6.89	1.26	97	7.54	1.39	96
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.22	0.36	96	1.23	0.52	89	1.56	0.44	94	1.75	0.48	95	2.42	0.54	96
90+ days past due and nonaccrual assets + other real estate owned	1.22	0.37	94	1.25	0.55	89	1.61	0.48	94	1.83	0.52	95	2.52	0.59	96
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	3.45	0.41	99	3.77	0.60	98	3.96	0.53	98	5.42	0.60	98	6.94	0.72	98
Allowance for loan and lease losses	85.23	62.64	76	76.86	66.66	71	162.33	115.41	79	188.78	118.28	84	227.73	129.01	88
Equity capital + allowance for loan and lease losses	19.01	3.60	97	20.72	4.97	96	23.06	4.28	96	29.22	4.79	97	35.50	5.78	98
Tier 1 capital + allowance for loan and lease losses	18.58	4.30	96	20.60	6.05	95	26.39	5.65	94	33.30	6.16	96	41.04	7.35	97
Loans and leases + other real estate owned	5.96	0.71	98	5.98	0.97	97	6.28	0.85	97	8.32	0.96	98	10.68	1.15	98

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.37	0.26	70	1	0.39	90	0.84	0.38	90	0.74	0.42	86	0.84	0.44	87
	90+ days past due		0	0.12	15	0	0.16	14	0	0.16	13	0	0.22	12	0	0.26	10
	Nonaccrual.....		1.44	0.52	89	1.61	0.76	87	1.09	0.46	91	1.33	0.57	89	1.68	0.69	88
Commercial and industrial	30–89 days past due		0.18	0.24	51	0.41	0.23	79	0.28	0.31	57	0.27	0.30	55	0.25	0.32	50
	90+ days past due		0	0.04	18	0	0.03	16	0	0.05	29	0	0.05	11	0	0.05	11
	Nonaccrual.....		0.58	0.57	61	0.75	0.75	57	1.05	0.83	67	1.19	0.76	76	1.71	0.93	83
Individuals	30–89 days past due		5.77	0.63	98	4.92	0.83	99	8.22	0.83	99	10.10	0.84	99	9.42	0.97	99
	90+ days past due		0.01	0.09	46	0.12	0.14	62	0.24	0.17	73	0.31	0.16	78	0.33	0.19	75
	Nonaccrual.....		3.25	0.17	97	2.73	0.28	94	4.25	0.17	97	4.67	0.23	97	7.23	0.24	97
Depository institution loans	30–89 days past due		0	0.01	45	0	0	46	0	0	47	0	0	47	0	0	46
	90+ days past due		0	0	47	0	0	46	0	0	49	0	0	47	0	0.05	44
	Nonaccrual.....		0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due			0.07		0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
	90+ days past due			0		0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....			0.70		94.10	0.49	98	0	0.67	22	71.95	0.75	97	51.79	0.96	97
Foreign governments	30–89 days past due			0.50			0			0.07			0.01			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due		0.81	0.12	92	0.75	0.18	87	0.57	0.20	84	0.19	0.17	67	0.44	0.20	82
	90+ days past due		0	0.01	34	0	0.01	72	0	0.01	30	0	0.01	64	0	0.02	52
	Nonaccrual.....		0.02	0.09	56	0.07	0.15	58	0.19	0.13	72	0.96	0.14	94	0.94	0.10	95

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
		0.91	0.46	83	1.47	0.65	87	1.17	0.67	85	1.20	0.71	83	1.42	0.74	85
1–4 family	30–89 days past due	0	0.24	18	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12
	90+ days past due	2.26	0.71	91	1.52	0.89	82	1.17	0.73	80	1.41	0.86	79	1.79	0.97	82
Revolving	30–89 days past due	0.37	0.28	65	0.51	0.48	54	0.69	0.45	76	0.76	0.50	75	0.58	0.61	59
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	2.12	1.18	80	1.89	1.13	80	1.74	1	80	1.55	1.17	77	1.56	1.17	73
Closed-end	30–89 days past due	1.23	0.49	90	2.02	0.65	92	1.42	0.70	88	1.44	0.75	84	1.97	0.79	90
	90+ days past due	0	0.26	18	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13
Junior lien	Nonaccrual	2.34	0.67	93	1.32	0.87	79	0.87	0.70	69	1.34	0.84	78	1.93	0.96	85
	30–89 days past due	0.03	0.01	85	0.05	0.02	88	0.05	0.02	79	0.07	0.03	87	0.09	0.03	89
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0.09	0.03	85	0.09	0.04	79	0.11	0.04	84	0.11	0.06	76	0.15	0.07	76
Commercial real estate	30–89 days past due	0.03	0.15	27	0.47	0.26	77	0.40	0.18	86	0.10	0.17	34	0.12	0.18	40
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16
	Nonaccrual	0.94	0.38	87	0.96	0.62	73	0.33	0.23	72	0.29	0.28	60	0.50	0.34	73
Construction and development	30–89 days past due	0.07	0.17	56	0.12	0.28	53	2.17	0.28	94	0.17	0.21	54	0.23	0.23	64
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
1–4 family	Nonaccrual	0.08	0.20	56	0.09	0.41	46	0.10	0.20	53	0.05	0.19	41	0.04	0.24	26
	30–89 days past due	0.06	0.02	82	0.11	0.03	84	0.21	0.06	87	0.15	0.06	79	0.22	0.07	84
Other	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0.06	0.01	86	0.06	0.03	82	0.08	0.02	87	0.02	0.02	64	0	0.03	28
	30–89 days past due	0	0.13	44	0.01	0.22	33	1.96	0.20	94	0.02	0.13	38	0.02	0.13	35
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0.02	0.16	47	0.03	0.35	34	0.02	0.17	39	0.03	0.15	43	0.04	0.18	36
Multifamily	30–89 days past due	0	0.07	57	0.50	0.09	92	0.11	0.08	73	0.01	0.10	44	0.04	0.07	59
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	1.37	0.17	94	0.86	0.11	93	0.06	0.05	69	0.16	0.08	78	0.14	0.10	72
Nonfarm non-residential	30–89 days past due	0.06	0.13	49	0.58	0.23	84	0.20	0.14	73	0.21	0.17	64	0.19	0.17	56
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20
Owner Occupied	Nonaccrual	0.72	0.45	75	1.57	0.80	84	0.87	0.28	91	0.59	0.30	78	1.16	0.38	91
	30–89 days past due	0.05	0.04	64	0.26	0.07	92	0.12	0.07	76	0.04	0.09	32	0.02	0.07	26
Other	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0.33	0.17	81	0.54	0.27	83	0.56	0.16	92	0.27	0.17	71	0.69	0.21	91
	30–89 days past due	0.01	0.08	44	0.33	0.14	80	0.08	0.07	66	0.16	0.07	83	0.17	0.09	78
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0.39	0.23	74	1.03	0.44	83	0.32	0.10	87	0.32	0.13	84	0.47	0.14	90
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21
Credit card	30–89 days past due	0.95	0.81	56	1.26	0.95	72	1.84	1.19	86	1.73	1.22	81	1.29	1.08	65
	90+ days past due	0.97	0.45	81	1.24	0.63	80	1.58	0.78	81	1.38	0.73	77	1.11	0.75	67
	Nonaccrual	0	0.10	36	0	0.05	37	0.41	0.11	85	0.50	0.09	88	0.29	0.08	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Common Equity Tier 1 Capital																
Common stock plus related surplus	17,875,938	17,876,818	17,954,441	17,815,874	17,723,009											
Retained earnings	6,182,671	3,451,057	4,155,226	3,783,405	3,462,674											
Accumulated other comprehensive income (AOCI)	-188,110	166,295	-88,207	-321,652	-198,431											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	23,870,499	21,494,170	22,021,460	21,277,627	20,987,252											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	2,990,546	2,959,673	4,717,800	4,840,531	4,842,773											
Accumulated other comprehensive income-related adjustments	-188,110	166,295	-88,207	-321,652	-197,817											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	21,068,063	18,368,202	17,391,867	16,758,748	16,342,296											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	21,068,063	18,368,202	17,391,867	16,758,748	16,342,296											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	0	0	0	0	195,445											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	2,106,806	1,679,893	1,389,003	1,434,613	1,364,076											
Additional tier 1 capital before deductions	2,106,806	1,679,893	1,389,003	1,434,613	1,559,521											
Less: Additional tier 1 capital deductions	0	0	0	0	105,888											
Additional tier 1 capital	2,106,806	1,679,893	1,389,003	1,434,613	1,453,633											
Tier 1 Capital	23,174,869	20,048,095	18,780,870	18,193,361	17,795,929											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	500,000	0	602	40,703	190,304											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	229,672	132,258	187,186	191,756	181,916											
Allowance for loan and lease losses in tier 2 capital	1,428,412	1,478,221	1,511,809	1,381,583	1,282,506											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity				0	0											
Tier 2 capital before deductions	2,158,084	1,610,479	1,699,597	1,614,042	1,654,726											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	2,158,084	1,610,479	1,699,597	1,614,042	1,654,726											
Exited advanced approach tier 2 capital																
Total capital	25,332,953	21,658,574	20,480,467	19,807,403	19,450,655											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	157,419,752	148,582,664	147,774,560	134,521,420	130,580,830											
Less: Deductions from common equity tier 1 capital	2,990,546	2,959,673	4,717,800	4,840,531	4,948,661											
Less: Other deductions	0	0	0	0	0											
Total assets for leverage ratio	154,429,206	145,622,991	143,056,760	129,680,889	125,632,169											
Total risk-weighted assets	111,819,655	115,205,746	118,898,213	107,915,606	99,756,459											
Exited advanced approach total RWA																
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Common equity tier 1 capital, column A	18.84	12.37	94	15.94	12.35	89	14.63	12.11	84	15.53	12.09	85	16.38	12.16	90	
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45	
Tier 1 capital, column A	20.73	13.11	96	17.40	13.08	89	15.80	12.78	84	16.86	12.85	87	17.84	12.95	89	
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45	
Total capital, column A	22.66	14.91	96	18.80	15.23	88	17.23	14.36	84	18.35	14.45	89	19.50	14.63	91	
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45	
Tier 1 leverage	15.01	8.98	99	13.77	9.13	96	13.13	9.76	94	14.03	9.71	96	14.17	9.53	98	
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		36			1,152			2,115			3,085			4,363		-96.88	-99.50
Other insurance activities income		36			1,152			2,115			3,085			4,363		-96.88	-99.50
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0												0			
Life insurance assets		1,942,098			1,908,806			1,860,847			1,833,291			1,795,700		1.74	9.90

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income	0	0.36	23	0.01	0.41	32	0.02	0.47	37	0.03	0.47	42	0.05	0.55	40			
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04					
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.55	12	29	6.97	11.03	36	8.30	11.51	41	8.30	10.22	41	8.27	9.84	44			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	3,611,895																	
Net assets of broker-dealer subsidiaries / Consolidated assets	2.26	0.46	90	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	5,856,890	4,754,166	5,124,025	5,337,948	5,245,959
Real estate loans.....	5,757	9,269	9,828	11,375	9,792
Commercial and industrial loans	480,191	471,978	524,380	661,070	733,378
Loans to depository institutions and other banks acceptances	87,001	101,001	45,000	48,610	48,199
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	258,527	356,842	406,012
Agricultural loans.....	0	287	0	0	0
Other foreign loans.....	5,283,941	4,171,631	4,286,290	4,260,049	4,048,531
Lease financing receivables.....	0	0	0	2	47
Debt securities	100,139	0	0	0	0
Interest-bearing bank balances	1,776,811	2,329,425	2,178,512	2,630,484	3,173,900
Total selected foreign assets	7,733,840	7,083,591	7,302,537	7,968,432	8,419,859
Total foreign deposits	6,467,665	5,808,354	8,935,064	8,689,810	9,029,428
Interest-bearing deposits	1,069,964	948,574	4,724,117	4,652,590	4,061,243
Non-interest-bearing deposits.....	5,397,701	4,859,780	4,210,947	4,037,220	4,968,185

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
Analysis Ratios																	
Yield: Foreign loans	1.57	0.66	77	4.45	0.87	88	6.51	1.25	91	6.41	1.17	92	5.42	1.08	92		
Cost: Interest-bearing deposits.....	0.12	0.14	59	0.62	0.42	78	1.05	1.19	46	0.66	0.97	40	0.51	0.51	46		
Net Losses as a Percent of Foreign Loans by Type																	
Real estate loans		0.20		25.99	5.18	85	160.35	27.03	85	184.25	27.29	87	203.84	67.99	75		
Commercial and industrial loans					0.64					0.29			1.53		1.99	2.12	73
Foreign governments and institutions					0				0			0			0		
Growth Rates																	
Net loans and leases.....	23.19	6.83	77	-7.22	-2.40	44	-4.01	22.48	44	1.75	7.24	41	-20.59	21.19	27		
Total selected assets.....	9.18	9.48	67	-3	2.04	44	-8.36	12.40	32	-5.36	3.24	30	-24.25	21.86	21		
Deposits	11.35	0.73	85	-34.99	3.46	16	2.82	10.36	40	-3.76	5	41	-14.94	-0.77	30		

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,378,715	2,235,406	2,650,299	4,332,820	3,712,516	6.41	-21.75
1–4 family residential loans.....		0	0	237,446	246,283	263,552		-100.00
Home equity lines.....		6,212	7,900	10,598	13,694	19,780	-21.37	-75.29
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		2,372,503	2,227,506	2,402,255	4,072,843	3,429,184	6.51	-13.45
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		1.49	1.50	1.77		3.19		2.89
1–4 family residential loans.....		0	0	0.16		0.18		0.21
Home equity lines.....		0	0.01	0.01		0.01		0.02
Credit card receivables.....		0	0	0		0		0
Auto loans.....		1.48	1.49	1.61		3		2.67
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		6.15	7.24	8.89		10.35		9.87
Home equity lines		3.55	4.08	4.64		5.47		6.22
Credit card receivables.....		0.25	0.25	0.39		0.57		0.63
Auto loans and other consumer loans.....		49.94	45.75	41.12		37.28		35.04
Commercial and industrial loans		13.99	16.68	16.63		18.09		16.73
All other loans and leases.....		26.13	26.01	28.32		28.23		31.50

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
						Percent Change	
						1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0		
1–4 family residential loans.....							
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....							
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0.08	0.14	0.31	0.33	0.34		
Dollar Amount in Thousands		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	
							Percent Change
							1-Year
							5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	12,516	11,314	44,905		-100.00
Home equity lines.....	271	416	1,034	1,100	1,915	-34.86	-84.46
Credit card receivables.....	0	0	0	0	0		
Auto loans	86,323	61,932	128,503	172,541	146,495	39.38	-56.05
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	86,594	62,348	142,053	184,955	193,315	38.89	-60.43
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		-100.00
Home equity lines.....	1,745	2,281	3,557	5,341	9,033	-23.50	-85.25
Credit card receivables.....	0	0	0	0	0		
Auto loans	9,032	5,955	14,805	20,809	16,695	51.67	-50.35
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	10,777	8,236	18,362	26,150	25,728	30.85	-73.60
Total past due securitized assets.....	97,371	70,584	160,415	211,105	219,043	37.95	-62.50
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	179	943	909	2,486	2,317	-81.02	-89.71
Credit card receivables.....	0	0	0	0	0		
Auto loans	14,545	36,530	93,491	99,822	84,776	-60.18	-86.48
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	14,724	37,473	94,400	102,308	87,093	-60.71	-86.53

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans			5.27	4.59	17.04
Home equity lines	4.36	5.27	9.76	8.03	9.68
Credit card receivables					
Auto loans	3.64	2.78	5.35	4.24	4.27
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	3.64	2.79	5.36	4.27	5.21
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans			0	0	0
Home equity lines	28.09	28.87	33.56	39	45.67
Credit card receivables					
Auto loans and other consumer loans	0.38	0.27	0.62	0.51	0.49
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.45	0.37	0.69	0.60	0.69
Total past due securitized assets percent of securitized assets	4.09	3.16	6.05	4.87	5.90
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans			0	0	0
Home equity lines	2.88	11.94	8.58	18.15	11.71
Credit card receivables					
Auto loans	0.61	1.64	3.89	2.45	2.47
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.62	1.68	3.56	2.36	2.35
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.23	2.02	1.53	1.52	2.43
Home equity lines	0.37	0.52	0.71	0.78	0.62
Credit card receivables	0.95	1.26	1.84	1.73	1.29
Commercial and industrial loans	0.18	0.41	0.28	0.27	0.25
All other loans and leases	3.58	3.13	4.75	5.23	4.89
Total managed loans past due 30–89 days	3.05	2.68	3.83	4.05	3.75
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0.05	0.06	0.08	0.11	0.17
Credit card receivables	0.97	1.24	1.58	1.38	1.11
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0.07	0.13	0.15	0.16
Total managed loans past due 90+ days	0.01	0.06	0.12	0.14	0.14
Total Past Due Managed Assets	3.06	2.74	3.94	4.18	3.89
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	0.02	-0.15	-0.03	0.05
Home equity lines	-0.06	0.07	0.08	0.09	0.23
Credit card receivables	2.08	7.79	7.89	6	6.22
Commercial and industrial loans	0.35	0.78	0.75	0.22	0.61
All other loans and leases	0.92	2.19	3.57	3.92	4.20
Net Losses on Managed Assets Percent of Total Managed Assets	0.77	1.77	2.72	2.76	3.05

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	36,070	33,409	32,128	63,517	44,842	7.96	74.12
Dividends	0	0	0	0	0		
Interest	3,962	2,361	3,930	5,818	5,272	67.81	-16.61
Management and service fees	32,108	31,048	28,198	57,699	37,944	3.41	101.11
Other income	0	0	0	0	1,626		
Income from nonbank subsidiaries	313,194	318,989	234,306	157,028	94,010	-1.82	1149.48
Dividends	0	0	0	0	0		
Interest	285,883	295,261	169,105	114,713	56,278	-3.18	3870.05
Management and service fees	27,311	23,728	20,659	113	113	15.10	24069.03
Other income	0	0	44,542	42,202	37,619		-100.00
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	349,264	352,398	266,434	220,545	138,852	-0.89	662.88
Securities gains (losses)	0	0	0	0	1,845		
Other operating income	15,196	94,344	2,806	3,655	7,914	-83.89	
Total operating income	364,460	446,742	269,240	224,200	148,611	-18.42	702.47
Operating Expenses							
Personnel expenses	40,344	32,393	52,881	125,442	159,668	24.55	-46.63
Interest expense	368,570	380,890	341,461	280,891	203,457	-3.23	157.11
Other expenses	238,923	228,654	218,961	216,723	225,114	4.49	-19.34
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	647,837	641,937	613,303	623,056	588,239	0.92	25.76
Income (loss) before taxes	-284,267	-195,195	-344,063	-398,856	-439,628		
Applicable income taxes (credit)	-38,800	-275,290	-38,732	-51,114	18,165		
Extraordinary items					0		
Income before undistributed income of subsidiaries	-245,467	80,095	-305,331	-347,742	-457,793		
Equity in undistributed income of subsidiaries	3,227,828	-920,459	1,058,501	1,055,146	1,018,859		354.12
Bank subsidiaries	503,075	-1,282,781	387,938	489,452	239,887		118.71
Nonbank subsidiaries	2,724,753	358,881	667,305	560,259	770,549	659.24	473.69
Subsidiary holding companies	0	3,441	3,258	5,435	8,423	-100.00	-100.00
Net income (loss)	2,982,361	-840,364	753,170	707,404	561,066		721.85
Memoranda							
Bank net income	503,075	-1,282,781	387,938	489,452	239,887		118.71
Nonbank net income	2,724,753	358,881	667,305	560,259	770,549	659.24	473.69
Subsidiary holding companies' net income	0	3,441	3,258	5,435	8,423	-100.00	-100.00

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		10,485,983	32.31	9,297,998	29.97	11,674,306	35.91	11,352,197	11,337,723	12.78	-6.59
Common and preferred stock		9,405,335	28.98	9,244,620	29.80	11,617,397	35.74	11,219,433	11,160,429	1.74	-14.82
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		1,000,000	3.08	0	0	12	0	7	1		9999999.00
Other receivables		80,648	0.25	53,378	0.17	56,897	0.18	132,757	177,293	51.09	-56.26
Investment in nonbank subsidiaries		17,901,392	55.16	17,229,279	55.53	17,135,137	52.71	14,274,384	13,251,195	3.90	101.28
Common and preferred stock		11,276,636	34.75	9,125,825	29.41	10,145,982	31.21	9,418,321	8,849,803	23.57	57.58
Excess cost over fair value		1,229,862	3.79	1,254,672	4.04	1,293,886	3.98	1,333,750	1,380,248	-1.98	-13.76
Loans, advances, notes, and bonds		5,350,000	16.48	6,800,000	21.92	5,650,000	17.38	3,500,000	3,000,000	-21.32	1683.33
Other receivables		44,894	0.14	48,782	0.16	45,269	0.14	22,313	21,144	-7.97	288.36
Investment in subsidiary holding companies		0	0	0	0	165,115	0.51	161,857	156,422		-100.00
Common and preferred stock		0	0	0	0	165,115	0.51	161,857	156,422		-100.00
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		152	0	1,042	0	1,042	0	247,510	248,692	-85.41	-99.98
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		3,550,193	10.94	4,081,575	13.16	3,125,760	9.62	3,562,789	4,369,307	-13.02	26.25
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		17,300	0.05	870	0	4,785	0.01	4,414	7,099	1888.51	24.16
Intangible assets		53,139	0.16	58,805	0.19	69,118	0.21	68,770	98,511	-9.64	-47.59
Other assets		446,529	1.38	355,335	1.15	332,727	1.02	255,876	173,261	25.66	147.47
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		32,454,688	100.00	31,024,904	100.00	32,507,990	100.00	29,927,797	29,642,210	4.61	33.20
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	125,000	0.40	0	0	0	0	-100.00	
Other borrowings 1 year or less		706,795	2.18	491,410	1.58	1,111,861	3.42	938,282	244,317	43.83	17.96
Borrowings with maturity over 1 year		8,415,414	25.93	10,040,623	32.36	8,835,940	27.18	7,411,459	7,748,689	-16.19	134.71
Subordinated notes and debentures		500,000	1.54	0	0	0	0	0	0		
Other liabilities		286,458	0.88	309,128	1	485,972	1.49	268,103	271,660	-7.33	70.33
Balance due to subsidiaries and related institutions		173,928	0.54	315,021	1.02	194,731	0.60	173,539	336,059	-44.79	-56.12
Total liabilities		10,082,595	31.07	11,281,182	36.36	10,628,504	32.70	8,791,383	8,600,725	-10.62	112.30
Equity Capital		22,372,093	68.93	19,743,722	63.64	21,879,486	67.30	21,136,414	21,041,485	13.31	14.05
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	195,445		-100.00
Common stock		0	0	0	0	0	0	0	0		
Common surplus		17,734,727	54.64	17,735,607	57.17	17,813,229	54.80	17,674,662	17,581,798	0.00	4.82
Retained earnings		4,637,366	14.29	2,008,115	6.47	4,066,374	12.51	3,463,831	3,266,553	130.93	85.37
Accumulated other comprehensive income		0	0	0	0	-117	0	-2,079	-2,311		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		32,454,688	100.00	31,024,904	100.00	32,507,990	100.00	29,927,797	29,642,210	4.61	33.20
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		152,026	0.47	150,981	0.49	148,748	0.46	145,165	296,657	0.69	-59.46
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	154,102		-100.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.90	11.94	65	-3.83	7.29	6	3.05	9.68	8	2.94	10.40	3	2.41	7.61	10
Bank net income / Average equity investment in banks	5.38	11.80	4	-12.33	7.45	5	3.37	10.51	6	4.39	11.19	3	2.15	8.74	6
Nonbank net income / Average equity investment in nonbanks	23.79	13.12	76	3.48	9.75	46	6	7.89	56	5.34	7.10	50	8.45	4.73	65
Subsidiary HCs net income / Average equity investment in sub HCs		10.11		3.39	7.01	29	1.99	8.55	14	3.43	8.78	17	5.59	6.82	39
Bank net income / Parent net income	16.87	96.79	10		88.16		51.51	82.22	19	69.19	82.56	19	42.76	80.64	20
Nonbank net income / Parent net income	91.36	3.40	99		3.59		88.60	5.93	95	79.20	3.78	97	137.34	7.76	96
Subsidiary holding companies' net income / Parent net income		65.35			68.34		0.43	74	3	0.77	72.48	3	1.50	82.97	4
Leverage															
Total liabilities / Equity capital	45.07	16.81	88	57.14	20.06	88	48.58	20.43	84	41.59	20.88	82	40.88	19.94	85
Total debt / Equity capital	43.01	11.71	89	53.98	14.41	89	45.47	14.31	84	39.50	14.69	83	37.99	13.95	84
Total debt + notes payable to subs that issued TPS / Equity capital	43.01	13.63	89	53.98	16.67	89	45.47	16.36	84	39.50	17.10	83	38.72	16.10	85
Total debt + Loans guaranteed for affiliate / Equity capital	43.01	11.77	89	53.98	14.68	89	45.47	14.56	84	39.50	15.14	83	37.99	14.35	84
Total debt / Equity capital – excess over fair value	45.51	11.81	89	57.64	14.52	89	48.32	14.51	85	42.16	14.81	83	40.65	14.10	86
Long-term debt / Equity capital	39.85	10.95	89	50.85	13.56	89	40.38	13.04	84	35.06	13.37	82	36.83	12.69	85
Short-term debt / Equity capital	3.16	0.57	87	3.12	0.77	85	5.08	1.02	86	4.44	1.14	84	1.16	1.07	77
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	5.50	0.05	97	6.35	0.08	96	5.91	0.12	96	6.31	0.12	96	6.56	0.17	95
Long-term debt / Consolidated long-term debt	24.92	39.86	33	22.70	34.67	37	20.93	28.44	46	18.50	28.63	42	22.39	26.93	49
Double Leverage															
Equity investment in subs / Equity capital	97.94	103.22	19	99.40	102.81	28	106.14	103.22	69	104.72	103.10	61	102.40	102.10	50
Total investment in subs / Equity capital	126.89	108.40	87	134.36	110.16	86	132.43	111.07	84	122.01	112.48	79	117.60	111.30	77
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.15	0.29	23		0.47		1.78	0.36	94	1.41	0.35	88	0.90	0.52	67
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82		3.80	1.22	90	3.48	1.22	90	0.94	2.64	38
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	66.82	152.85	13	98.35	136.59	26	33.52	177.68	4	30.91	162.34	4	29.18	141.81	6
Cash from ops + noncash items + op expense / Op expense + dividend	133.67	154.48	46	109.54	147.24	33	101.83	190.27	16	100.25	174.91	16	58.46	148.20	11
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	75.73	98.54	29	146.21	134.08	65	87.49	116.34	19	66.54	103.19	16	203.98	92.33	92
Pretax operating income + interest expense / Interest expense	22.87	1,835.33	5	48.75	2,016.32	5	-0.76	1,968.54	2	-42	2,898.75	5	-116.08	1,909.25	3
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	22.87	1,770.77	4	48.75	1,539.23	4	-0.76	1,632.83	1	-39.68	1,369.37	2	-107.22	1,547.94	3
Dividends + interest from subsidiaries / Interest expense + dividends	78.64	174.12	17	58.83	150.43	14	23.34	210.80	3	17.17	188.90	4	26.99	172.51	3
Fees + other income from subsidiaries / Salary + other expenses	21.28	11.92	75	20.98	13.95	72	34.36	16.52	75	29.23	16.08	72	20.09	16.39	66
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11		64.60	33.93	86	38.43	24.63	87
Other Ratios															
Net assets that reprice within 1 year / Total assets	15.10	3.44	94	10.86	3.85	84	4.71	2.64	70	8.41	2.61	82	9.76	3.24	86
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	35.61	1.76	96	38.74	2.66	94	38.67	5.62	91	38.14	5.50	90	36.80	5.68	91
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.02	0.06	84	0.19	0.08	88	0.20	0.19	84	0.15	0.21	84	0.33	0.13	88

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		66.37		156.06	81.10	88		57.84			57.26				68.72
Dividends declared / Net income	0	28.27	3		42.29		53.11	33.08	84	59.51	27.33	93	4.38	31.29	15
Net income – dividends / Average equity.....	12.90	8.62	83	-4.40	4.14	6	1.43	6.46	7	1.19	7.33	5	2.31	5.03	22
Percent of Dividends Paid															
Dividends from bank subsidiaries		155.92		0	132.17	7	0	178.13	9	0	157.73	9	0	130.71	8
Dividends from nonbank subsidiaries		4.90		0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies.....		5.91		0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries		203.53		0	174.85	2	0	260.40	2	0	215.26	2	0	196.35	2
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	45.96	5		60.28		0	66.55	4	0	60.71	4	0	59	4
Interest income from bank subsidiaries.....	0.79	0.11	89		0.36		1.01	0.54	77	1.19	0.52	79	2.20	0.76	79
Management and service fees from bank subsidiaries	6.38	0.88	90		1.47		7.27	1.55	84	11.79	1.88	89	15.82	2.98	87
Other income from bank subsidiaries.....	0	0	47		0		0	0	46	0	0	47	0.68	0.01	94
Operating income from bank subsidiaries	7.17	51.33	13		62.88		8.28	69.36	10	12.98	63.43	10	18.69	62.82	15
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	62.63	8	0	56.39	15	0	82.95	12	0	51.40	17	0	102.35	13
Interest income from nonbank subsidiaries.....	10.49	2.44	85	82.27	7.38	91	25.34	20.25	77	20.47	18.56	75	7.30	8.11	65
Management and service fees from nonbank subsidiaries	1	0.37	87	6.61	0.86	88	3.10	1.92	85	0.02	2.96	76	0.01	0.85	73
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	6.67	1.06	90	7.53	0.15	95	4.88	0.81	88
Operating income from nonbank subsidiaries	11.49	87.22	19	88.88	79.84	55	35.11	150.41	24	28.03	99.33	33	12.20	165.35	27
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10		0	43.51	16	0	61.23	17	0	48.56	15	0	59.89	15
Interest income from subsidiary holding companies.....		5.26		0	8.40	23	0	6.54	25	0	3.95	26	0	2.71	34
Management and service fees from subsidiary holding companies.....		0.73		0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45
Other income from subsidiary holding companies.....		-0.40		0	0.01	45	0	0.29	44	0	0.01	48	0	0	47
Operating income from subsidiary holding companies.....		58.37		0	55.20	11	0	76.49	9	0	61.19	9	0	64.33	13
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	74.16	7	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11
Interest income from bank subsidiaries.....	1.09	0.23	88	0.53	0.63	72	1.46	0.80	79	2.60	0.92	81	3.55	0.94	86
Management and service fees from bank subsidiaries	8.81	1.44	88	6.95	1.87	84	10.47	1.81	88	25.74	2.01	94	25.53	2.17	94
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	1.09	0.09	91
Operating income from bank subsidiaries	9.90	83.13	13	7.48	82.20	12	11.93	78.80	18	28.33	74.20	23	30.17	69.23	26
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	78.44	0.18	99	66.09	0.73	98	62.81	1.19	97	51.17	2.32	94	37.87	2.79	93
Management and service fees from nonbank subsidiaries	7.49	0.01	98	5.31	0.02	96	7.67	0.06	96	0.05	0.03	87	0.08	0.07	87
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	16.54	0.04	96	18.82	0.02	97	25.31	0.17	96
Operating income from nonbank subsidiaries	85.93	4.67	95	71.40	4.70	96	87.02	7.29	95	70.04	7.64	94	63.26	9.99	90
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....	21.51	158.10	37	24.49	135.13	38	13.38	83.37	40	15.47	87.87	43	121.42	83.68	70
Loans and advances from subsidiaries / Total debt	1.58	26.38	27	1.42	27.08	27	1.50	28.33	29	1.74	26.53	29	3.71	39.18	37